

TRUST MATTERS

Each WAU is a Story

A seventy-seven year old elder would probably not access the Internet looking for the list of Individual Indian Money (IIM) account holders who do not have their addresses on file with the Office of the Special Trustee for American Indians (OST). Account holders without current address on file are referred to as **whereabouts unknown, or WAUs**. In addition, a tribal list of WAUs usually only includes members of that tribe. So, how did one elder — let's call him *Jim* — learn he was listed as a WAU on another tribe's website? And what did he do with his IIM account when he was *found*?

Late one summer, one of OST's Fiduciary Trust Officers was meeting with tribal officials. Although the tribe did not have any active accounts with OST, 19 members of the tribe were listed as WAUs. The total value of those 19 accounts was more than \$93,000. OST's local Account Maintenance Technician worked with the tribe's web designer to post the list of WAUs on the tribe's website. Access to this tribe's website is only available to tribal members.

Whether family or friend, someone told *Jim* his name was on the tribe's WAU list, although he wasn't a member of that tribe! Now OST's detective work began — to be sure that *Jim* was one and the same as the person listed.


Records were requested from the American Indians Records Repository in Lenexa, Kansas. A journal voucher from decades earlier listed *Jim* as heir to the account. But the search for verification didn't end there. The tribe provided an extensive family history and probate records were checked. Still more checking was done with *Jim* about his tribal affiliation. He had changed his affiliation because his tribe was terminated in 1966. Although the tribe was restored in 1990, *Jim* stayed with his current enrollment, which explained why he had an account with one tribe although enrolled with another. Finally, it was confirmed that he was the true account holder.

The perseverance and thoroughness of all the people involved in assuring that the funds were provided to the right person made a real difference in someone's life. The funds — more than \$3000 — were a windfall for *Jim*. He chose to have them deposited into his bank account so he could use them to augment his paycheck, because *Jim* is still a working man.



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There are almost 91,000 WAUs as of April 30, 2011. The total dollar value of all these WAU accounts is more than \$64 million dollars. While many accounts have small amounts of money in them, there are more than two dozen WAU accounts that contain \$100,000 or more. Know anyone who might be a WAU? Call the Trust Beneficiary Call Center, toll free: 1-888-678-6836.

Tuition-Free Trust Training Available to Tribal Employees

Tribal staff that compact or contract trust functions may take advantage of training provided by the Office of Trust Training (OTT) within the Office of the Special Trustee for American Indians. OTT encourages tribal employees who are responsible for any Indian trust functions to participate in the courses listed. Tuition is free, however, attendees are responsible for their own travel arrangements and costs.

Choose from among these courses:

Trust Fundamentals

an historical and legal framework concerning Indian affairs and fiduciary responsibilities involved with reform efforts

Guardianships

explores the concept of guardianship by comparing and contrasting Indian and non-Indian (federal and state programs) systems available to this special population, and the role of each participant

Indian Fiduciary Trust Principles

examines the Indian trust and the private trust environments to learn their similarities and differences; cover trust and fiduciary concepts, laws and regulations; fiduciary accounting principles; investment principles and concepts; the risk management process; operations and support processes and real property management

Investment Fundamentals

an analysis of all pertinent investment products and a wide-range of investment management concepts; prepares individuals to discuss investment portfolios and understand the theory and principles behind how portfolios are constructed

Trust Accounting

trust accounting concerns recording and accounting

for transactions within an account; concentrates on preparing and understanding trust accounting related to the Indian fiduciary trust arena

Probate

analyzes current practices for administration of trust and restricted estates by federal and tribal employees; reviews property types, wills, the American Indian Probate Reform Act and its impact upon the probate process

Asset Management

explores the vast variety of real property assets that constitute the Indian fiduciary responsibility

Fiduciary Behaviors

expands the detail and discussion begun in the four day Indian Fiduciary Trust Principles course dealing with how effective fiduciary behavior has and continues to impact modern Indian Trust business practices

Risk Management

examines risk management as it relates to Indian trust assets; review traditional and enterprise risk management; outline activities associated with risk assessment and define exposure quantification

OTT develops, delivers, oversees and coordinates training to meet the needs of trust programs within the Department of the Interior (DOI). New OTT Director LaVern Sam is excited about managing this top notch trust training program. She knows that trust training for DOI employees improves their performance and, ultimately, beneficiary services.

Tribal employees can contact OTT at 505-816-1023 for more information or to register for classes. Check out course dates and locations, and even register online, at OST_Training@ost.doi.gov.

Pay.gov is Coming

Pay.gov offers lease holders the option to pay invoices online. OST plans to go live with Pay.gov before September 2011.

Payments made via Pay.gov are faster, safer, easier and more convenient than payments by check. And faster payments mean faster disbursements to beneficiaries! Look for more information about Pay.gov in the next issue of *Trust Matters*.



Native Report Features OST

Last fall, a *Native Report* crew visited the Office of the Special Trustee for American Indians (OST) at its Albuquerque office. They recorded footage and interviews about OST's operations. *Native Report* is a magazine style series that celebrates Native American culture and heritage. The programs entertain, educate and promote understanding. It is a production of public radio stations WRPT in Moscow, Idaho, and WDSE in Duluth, Minnesota.

Native Report produced two shows with content about OST as part of its sixth season (2011). The episodes (episode 1 and episode 2) aired on WDSE in February 2011. In March, the episodes were distributed to affiliate stations for broadcast. View them anytime on the *Native Report* website.

www.wdse.org/shows/native/watch/season-6

Make a note! *Native Report* plans to include content about the American Indian Records Repository in one of its shows during season seven (2012).

OAS Appraiser Trainee Program

A renewed program is being offered through the Office of Appraisal Services (OAS), within the Office of the Special Trustee for American Indians (OST). The Appraiser Trainee Program provides an exciting career path and offers trainees an opportunity to gain experience in real estate appraising with a *specialization* in Indian trust land evaluations. The program was prominent from 1980 through 2000. In fact, 10 of the current 12 Regional Supervisory Appraisers were part of the appraiser trainee program.

Currently, there are three appraiser trainees working with OAS appraiser mentors. Two trainees are in the Rocky Mountain Region and one is located in the Southern Plains Region. Through this program's formal process, trainees engage in office and field work, practicing alongside seasoned OAS appraisal experts. For example, recently a trainee and mentor in the Rocky Mountain Region completed 40 inspections on a reservation. (The state of Montana requires that the mentor accompany a trainee on the first 100 inspections.)

Although states have different specific criteria, generally changes in the appraisal profession in recent years have included appraiser state licensing/certification and entry level requirements that are substantially higher and more difficult than before. In order to become licensed/certified as an appraiser since 2008,

one must work under the direct supervision of a certified general appraiser who is registered with the state appraiser board as the mentor/supervisory appraiser of the trainee applicant.

To be eligible for the OAS program, trainee applicants must have a bachelor's degree or equivalent hours. They need to acquire 165 hours of specific appraiser training through professional appraisers or commercial organizations. In the program, they become licensed apprentice appraisers. After completing the education and experience requirements, the trainee applicant is eligible to take the national examination to become a certified general appraiser.

OAS staffing analysis has determined that a majority of OAS staff who are certified general licensed appraisers are approaching retirement age. This program will improve the opportunity to promote from within and to recruit new appraiser talent into OAS. It insures that the organization is able to replace talent that is being lost through workforce attrition and allows OAS to better serve its clients now and in the future.

For information about the program, contact Supervisory Appraiser Rena R. Sanford at 503-231-6722. Information about OAS is on the OST website at www.doi.gov.ost.oas.

Responding to Your Call

When beneficiaries contact the Trust Beneficiary Call Center (TBCC), they expect knowledgeable responses to their questions. Ninety-three percent of the time, callers' questions are answered while they are on the phone. That's referred to as first line resolution. It means only 7 percent of calls are forwarded to Fiduciary Trust Officers. More good news, that first line resolution rate is averaging 97 percent this year.

Just how experienced and knowledgeable are technicians who answer the phones at TBCC? Each new technician works with a senior technician and trains for a month to learn about accounts, systems and statements. They become expert in responding to beneficiaries' inquiries about trust assets and processing requested account updates and disbursements.

Patience, however, is something technicians bring to the job. They are expected to respond to a variety of issues, sometimes with short notice about things like OST procedural changes, oil and gas

sales or mass mailings. Technicians may even help beneficiaries frame their questions, at times making connections on the fly from fragmented information.

Technicians help educate beneficiaries about their statements — because knowledgeable beneficiaries can manage funds in their IIM accounts and their trust assets more effectively. Holding onto past statements aids beneficiaries because statement information is useful, for example when applying for credit.

This year, calls to TBCC have been increasing. Prior to January 2011, the average monthly number of calls was about 14,000. During the first quarter of calendar year 2011, TBCC received over 15,000 calls each month, sometimes, significantly more. Quite a jump but, thanks to a performance-based contract that allows TBCC to maintain staffing levels appropriate to demand, technicians have been able to manage the increase while continuing to provide superior service to beneficiaries.

Many recent callers have been requesting updates to their account information. These updates may be name, address or similar personal information changes. Current address information is required to receive statements and funds.

HINT: Hold onto your statements. Compare your current statement with your previous statement. Check your assets, disbursements and receipts. Take part in the management of your account. If you have a concern, be proactive by immediately bringing your question to the TBCC or your local Fiduciary Trust Officer.

Remember, beneficiaries who receive their funds via direct deposit and debit card still need accurate address information on file, not just those who have checks mailed to them. Even one statement returned as undeliverable because of address information affects the account, which is moved to the whereabouts unknown list. That stops delivery of funds, whether by check, debit card or direct deposit!

The TBCC is open six days a week for your calling convenience: Monday through Friday from 7 a.m. to 6 p.m. and Saturday from 8 a.m. to noon, Mountain time. The TBCC toll-free number is **1-888-678-6836**.

Principal Deputy Special Trustee Ray Joseph (right) and TBCC Manager Bryan Marozas confer in the call center about TBCC operations.

